THE

Way to be Rich,

According to the Practice

OF THE

GREAT AUDLEY,

Who begun with *two hundred* Pound, in the Year 1605, and dyed worth *four hundred thousand* Pound this instant *November*, 1662.

Rem, quocunque modo, Rem.

PSAL. 49. 13.

Yet their Posterity approve their sayings.

LONDON,

Printed for *E. Davis*, 1662.

MVSEVM
BRITAN
NICVM

THE WAY to be RICH, According to the Practice OF THE GREAT AUDLEY.

Sect. 1. *His carriage as a Servant.*

THere is no way uſefull for Man for profit or pleaſure, but hath been by prudence and experience reduced to rules and method, which have been either publiſhed to the World for the benefit of mankind in general, or reſerv'd in ſome Mens breaſts for their own advantage in particular; the great way of ordering the ſeveral parts of our lives to ſuch advantages as may ariſe to a competent eſtate, was peculiar to this Perſon, whoſe way and practice (as far as it conduced to the gaining of that vaſt eſtate) we ſhall ſet down for publick good.

In the Moneth of *September* 1597. being admitted Clark (to a Perſon that for ſome reaſons ſhall be nameleſſe) he allowed him, beſides other accommodations, ſix ſhillings a week towards his dyet; of this ſix ſhillings, he for a twelve Moneth together ſaved three and ſix pence *thus:* He uſually appointed his Maſters Clients to meet him at the Golden Lyon in *Bell-yard* in the morning, where it coſt him little or nothing, and thence to his Maſter till Dinner time, and then with the ſame Clients

he went to an Ordinary, where he would never allow himself above a groat; he would usually say of himself that since he came from his Uncle, one *Williams* with whom he was inured to this closeneſſe and partimony, he never ſpent *a penny idely upon any occaſion*, but either upon his own abſolute neceſſities, or elſe in ſuch Company where he was in actual purſuit of gain and advantage; for this ſeemed to be a maxime with him.

1 That whoſoever gave himſelfe to *ſpend* his *money idely* ſhould find that thereby he diſorder'd the *method of his affaires*, *he weakned the ſtrength of his mind*, *he loſt thoſe happy houres and opportunities of gaining more*, *he diſappointed thoſe that dealt with him*, ſo that he had better give away ſix pence, then ſpend two pence; and this likewiſe he laid down for a rule, that that Man was *open* to ruine and deſtruction that was given to lay out money upon any Company or any other account *upon hope* without a cleer inſight into that emolument he might have by it, and as much aſſurance as can be made within humane probability; and therefore he uſed to ſay that Men of a ſanguine complexion, much given to hope, could never be rich, there being (as he obſerved) ſo much uncertainty in affaires, and ſo much deceitfulneſſe in Men, that he would ſay, *diſtruſt or beg*.

In ſome time (the Perſon we mention got by his care and good Husbandry) great credit with his Hoſt in Fetter-lane, a very rich and thriving old Man, who admitted him to ſo much familiarity with him, and put ſo much truſt in him, that he committed to him his accounts, and allowed him his dyet, with other faire advantages for his paines and care while he lived, and made him one of his Executors when he dyed; In that Will there was paſſed to the Executors for uſes therein expreſſed, a certain Houſe in *Mile end Green cum pertinentijs*; now one *Killigrew* laid claime to two Acres of Land, which theſe Executors reckoned among the *pertinentia*, but in Law Land never puſhed with theſe words *cum pertinentijs*, but ſuch things which properly may be pertaining, otherwiſe it had if it had been *cum terris pertinentibus*, then that which was uſed to it would have paſſed, but by the baſe words *cum pertinentijs*; without

without other circumstances to declare his intent, they could never passe, *Plowd. Hill et Granges Case*, 23 *Hen.* 8. 6.

But Mr. *Audley* (though a young, yet an able Person) finding that Mr. *Killigrew* claimed this estate as Brother to the Person to whom the foresaid Testator had devised his Land, defeated him of the said messuage, because there appeared no intent to make it an estate --- tayl, but a fee-simple; ---- and besides Mr. *Killigrew's* evidence for other Lands depended so much upon the evidence that the Executors had in custody concerning the other House and Lands, that for fear of loosing the whole, he was forced to part with this part.

In that Will there was another difficulty, the Testator had Lands of forty pounds a year mortgaged to him for seven yeares for four hundred pounds, to be paid him 24 *April* 1609 or he to re-enter, when he dyed, *Audley* at that time upon failure of the payment of the money, would have entred upon the Land, but the other pleaded that he had to do only with good Chattles, but *Audley* said by the Will he had all mortgages, yes said the other all the money upon the mortgage, yes replyed *Audley* and the Land it self, in case the money be not paid; for it was the opinion of the Judges, *Trin. primus Car. Rol.* 1932. that these words *all my mortgages* made a good devise of the Lands mortgaged.

Sect. 2.

BEsides his thrift in Dyet, he was very close in Apparel; for as the fashion of those times went, he wore a Trunk Hose with Drawyers upon all occasions, with a leather Doublet, and plate Buttons; and his special care was to buy good Cloth, Linnen and Woolen, the best being best cheap, and to keep them neat and clean, for he observed *that dist and dirt* did cloaths more *harm then wearing*; and since when his cloaths were misplaced, he would say to his servants, I weare cloaths enough, you need not weare them too; he observed that the best husbandry was to have variety of all sorts of cloaths, whereby he might have his choice for weare, and all his cloaths might be kept neat and handsome.

Beſides what he did for his Maſter for diſpatch and conveniency; his Maſters Cliants allowed him ſeveral ſmall gratuities which he thriftily improved to a conſiderable ſumme, beſides that he filled up his vacant houres with forreign employments eſpecially from the Court of the Exchequer, that in four years time he gained *five hundred pounds*, beſides he let his weekly allowance of *ſix ſhillings* a week for three ſcore pounds until his time ſhould be out, which ſix hundred pounds, which he every way made up, he let out to an indigent Perſon of Quality, (who muſt not be mentioned) for an Annuity of fourſcore and ſixteen pounds for 19 yeares, which Annuity was charged upon *eight hundred* a year, to be paid at two payments, the one upon the Feaſt of St. *Michael* then next enſuing, and the other upon our *Lady day*, and ſo from time to time until the expiring of the 19 yeares; the Perſon of Quality dyeth, and his Heire failed in the payment of the money, he (I mean *Audley*) had execution upon the *eight hundred* a year, and ſo for 600 *l.* in 19 yeares in forfeitures, and one way or other he gained *four thouſand pounds*; aiming at the ſtudy of the Law, he reſolved with himſelfe to lay aſide ſome leaſure time for that purpoſe, the time was from ten a clock at night, to one of the clock in the morning, which was his conſtant hour for nine yeares together, and then from ſix till eight when he gave himſelfe to his uſual affaires, he had an excellent way of contriving his ſtudy, without any expence, (as he learned, ſo he taught) he contrived the notes he gathered as he read, ſo that they might be uſefull for publick good, and ſo by writing ſeveral things then ſeaſonable but now loſt, he purchaſed a faire Library of Law, and got money to boot, for he ſeldome read a book for his own advantage, but he contrived a deſign for his own advantage.

His Maſter being one of the Clarks of the *Counter*, he had this way of improving himſelf, *viz.* when Perſons were ſued, he found Bayl ready upon all occaſions, and withall uſually compounded for deſperate Debts, and ſo made an extraordinary advantage of his Place particularly.

One *William Miller* a Linnen-Draper owed one *Jo. White* Merchant

Merchant *two hundred pound*, he ſueth *Miller*, he breakes, *Audley* buyes off *Whites* two hundred pound for forty pound, and agreeth with *Miller* for fifty pound to be paid upon a formal contract drawn betwixt them thus, That the ſaid *Miller* (if ever he were able) ſhould pay within twenty yeares after he ſet up, upon twenty dayes, *viz.* the firſt day of 20 Moneths after he ſet up; a penny doubled, *viz.* a penny the firſt day, two pence the next, and ſo on until the twentyeth day, and then he was diſcharged; this *Miller* having compounded with all his Creditors, ſets up again and thrives; *Audley* within two yeares comes upon him for the Debt; he payes him a penny the 1 of *October*, 1608. and two pence the 1 of *November*, and a groat the 1 of *December*, and ſo on doubling until the firſt of *February*; and the ſaid *Miller* perceiving the trick forfeited his Bond, which was *five hundred pound*, rather then he would pay on; for the penny doubled (within twenty dayes) would come to *two thouſand pound*.

Another time there was a Debt made over to him of this nature, a Bookſeller in the Countrey owed another in the City *fifty pound*, he breakes, but had a good eſtate enough to ſatisfy his Debts, this eſtate he makes over to his Brother by ſuffering a judgment to paſſe upon it; the Citizen deſpairing of his Debt, comes to *Audley*, makes his Caſe known to him, he undertakes the debt, findes that the judgment was not paſſed *bona fide*, but to defraud Creditors; diſcovers the deceit, and got an hundred pound by it.

Sect. 3. *How he ventured with a Merchant.*

HAving furniſhed himſelf with a conſiderable ſumme of money, he reſolved to venture 200. *l.* in four Ships, 50. *l.* in each; One whereof failed, the other three returned happily with his thrice fifty pounds, made thrice two hundred; and really there is not a nobler way of diſpoſing money either for honour or advantage then in the publick way of Trade and commerce, where with a little obſervation a man may make ſuch

such advantage of the contingency in several Nations as may quickly raise a man to an estate, which he may live on handsomely and comfortably, and at death bequeath honourably; what advantages this Gentleman (by the Bie out of his profession) made of the Wares with *Spain* and *Holland* in reference to the commodities that have relation to those Countries, was only known to himselfe, he being very reserved in that which he gained out of the reach of his profession, only this is well known that Ship of Currance arriving a little before *Christmas*, wherein he had a share; upon a sudden Embarge was raised by him and some Partners to an incredible summe of *money* by intelligence held with some Factors they had abroad.

Sect. 4. *How he came to buy Lands.*

WHen by these and other meanes he had raised a considerable summe of money, he bethought himself of laying it out upon an Estate that might be both certain and improveable; the L. of *B.* had 900. *l.* a year engaged upon mortgages which he must needs sell, he imployes one *Warner* of *Lawrence* Lane to find him a Chapman, he meets with *Audley*, and offereth it him with the particulars, *Audley* finds that the Wood and Timber upon it was worth 4000. *l.* he bids 1200 l. and hath it for thirtten thousand two hundred pounds, and two hundred pound to *Warner*, he buyeth it and selleth 3000. *l.* three hundred and thirty pounds worth of Wood and Timber; parcells the Estate into two and thirty parts, and gaines within the compass of a twelvemoneth by his 13000. *l.* 8000. *l.* for he sold the Estate for above 17000. *l.* besides the Wood that he felled from it: Another time he was acquainted with a Steward that belong to a needy Gentleman, which Gentleman was to let some 11. hundred a year for 7. yeares, *Audley* and the Steward foreseeing that he must *sell* that which he now *let* within an year or two joyne heads together, and let the Land below the value of it, so that when the Gentleman came to sell and deliver *in* particulars, he had but 900. *l.* a year

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in preſent rent, to ſhew whereby they gained 4000. *l.* pounds among them, but they made him amends againe when being to ſell another part of his Eſtate, they had Tenants that paid 550. *l.* a year for that which was ſcarce worth 425. and according to that counterfeit rent ſold the Eſtate, gaining for themſelves or their Lord 2000. *l.*

Sect. 5. *How he managed his calling at the Counter when he was his own man.*

WHen he ſet up for himſelfe, the repute of his care, induſtry, and ability drew him a world of Cuſtomers, his advice was ſo ready for their money, and his purſe for their Eſtates; that there was none whoſe occaſions were great, or care perplexed, but they repaired to *Audley*, his advices were brief and weighty, his management of affaires was ſubtle and cloſe, his own behaviour retyred and reſerved, his privadoes and companions were rich, prudent, and induſtrious, his correſpondence was general and uſefull, there being very few within his acquaintance but ſuch as were ſubſervient to his thriving way, his friends were choice, his houres were certaine, his vigilance was obſervable, his condeſcention to the meaneſt was obliging, his garbe was grave and decent, his expences improved and uſefull, ſo that he laid out the very money he ſpent, and was as it were a Broker in his very Meat, Drink and neceſſaries, his actions and diſcourſe were intricate and dark, a man had much a do to find out the ſence of the one, or the deſigne of the other, his pleaſure was private, and diſcreet wherein it might coſt him leaſt, and where he might be leaſt diſcovered, *paſſing through the ſtreet neer her corner, and going the blindeſt way to her houſe*, in the twilight in the Evening in the black and dark night, & behold there met him a Woman with the allayne of an Harlot, and ſubtle of heart, and ſhe caught him and kiſſed him, and with an impudent face ſaid unto him, *Come let us take our fill of love untill the morning, let us ſolace our ſelves with love, for the good man is not at home, he is gone a long journey, he hath*

taken a Bag of Money with him, and will come home at the day appointed, with much fair ſpeech ſhe, cauſeth him to yeild with the flattering of her lips, ſhe forceth him, he goeth after her ſtraight way, as one goeth to the ſlaughter, or as a fool to the correction of the ſtocks, till a Dart ſtricke through his Liver, as a Bird haſteth to the ſnare, and knoweth not that it is for his life: But to return to his calling, He made it his buſineſſe to be acquainted with the Stewards and Dependants of Grandees, by whoſe meanes he might inſinuate himſelf into great mens wants and occaſions, and ſo get within their Eſtates, particularly he was acquainted with the great *Tilſeley* Steward to the Dr. *B.* with whom he agreed to go halfe in halfe for all the Eſtates that they ſhould meet with, who dying about 1628. left ſome 1200. *l.* a year behind him, whereof our *Audley* had the evidences, which with a little money he ſecured to himſelf for ever; He made uſe of two Scriveners from one whereof to the other, he uſed to turn his money not without conſiderable advantages upon each alteration, He made more uſe of his Clients in order to his deſignes then they made of him for their cauſe, for upon firſt acquaintance with them finding which way they dealt, he plyed them with queſtions and demands concerning perſons and things which might conduce to his end, ---- and engaged them upon ſuch particulars as he found them moſt likely to ſerve him in, ſo vigilant was he upon his advantages that there hardly paſſed any thing, or words out of which he could not pick out ſomething of profit, ſo that what ever happened his Mill was ſtill going, if there were any houſes to be ſold, any Commodities to be vented, he was ſure to be a Cuſtomer, but ſeldome approving himſelf, having others at his command for that ſervice, whereof one ſerves him a trick thus, *Audley* having bought a Tenement of 45. *l.* 10. *d.* a year in one *Mickle Thwaits* name, this *Mickle Thwait* dyeth, and his Wife finding theſe Deedes claimes her thirds, and had it for her life, notwithſtanding all *Audleys* care to the contrary----their cunning was outwited, and for pelfe meets with one ſubtler then himſelf, he employes one once to take a bond in his name for two hundred and fifty pounds

pounds, and it happened through the neglect of him that he employed that theſe words were left out, *et ad eandem ſolutionem faciendam obligo me et hæredes meos*; the party bound dies, *Audley* ſueth the Heir, he pleades he is not bound, *Audley* replyed that it was a meer default of the Clark, and ſo might be amended and ſo procured, an order whereby it was to be amended by conſent, and then went on in his ſuit and recovered the money; there was an action upon the caſe brought againſt this *Audley* for receiving fourſcore pounds twice, but he avoided it with this quirk that they ſhould have brought an action of acount, Trin. 4. *Cor. rol.* 305.---- *Hil.* 3. *Caroli Roll.* 43. there was a caſe between our *Audley* and one *Hulſey* thus, action ſur-trover of goods, on the 25. day of *Novem.* *Anno tertio Caroli*, upon not guilty a ſpecial Verdict was found that one *John Hill* and *Alice Squire* was poſſeſſed of theſe goods, and uſed the Trade of Merchandize, and being ſo poſſeſſed were bound unto the Defendant *A*° 20.mo 1. *Iac.* In a Statute acknowledged according to Law for a true and juſt debt, & that being forfeited, he ſued an extent upon that Statute 34.mo *Octobrij* 3. *Cor.* directed to the Sheriffes of *London*, and they by virtue of that extent *tricesimo primo Oct.* 3. *Cor.* extended thoſe goods, the writ being returnable (*incraſtino animorum*) and returned the writ and enquiſition into the Chancery, that the 3. of *Nov.* 3. 3. *Cor.* the ſaid *John Hill* and *Alice Squire* became *Bankrups* being indebted to our *Audley*, and to diverſe others for true juſt debt, upon the 6. day of *Nov.* 3. *Cor.* the Defendant ſhewed a liberate upon that extent, and thoſe goods the ſame day were delivered by the Sheriffes according to the appriſement in the extent; and afterwards upon the 8. day of *Nov.* *Audley* ſued out a Commiſſion of *Bankrupts* againſt the ſaid *Hill* and *Squire*, and the Commiſſioners by virtue of their commiſſion, ſold thoſe goods to the Plaintiffe, *Audley* upon the three and twentieth of *Nov.* aforeſaid, and the Defendants afterwards converted them to other uſes,---- this was argued ſeveral dayes at the Barre, and the ſole queſtion was, whether *John Hill* and *Alice Squire* becoming *Bankrupts*, after the extent and before the

Liberate the ſale of the goods by the Commiſſioners to the Plaintiffe, *viz. Audley* were good enough, it was argued that this ſale was good thus, *viz.* for not withſtanding this extent the property of the goods remained in the conuſor, and by the King are only ſeized into the Kings hands, but that ſhall not deveſt any property from the Conuſors, for they be but as it were in protection of the King; and then when the Conuſors became *Bankrupt* before the Liberate, thoſe goods are in the power of the commiſſioners to ſell and deſtribute among the Creditors; but all the Court reſolved againſt *Audley* that theſe goods extended before they became *Bankrupts* and delivered by the Liberate after they became *Bankrupts*, could not be ſold by the Commiſſioners, becauſe they being extend were *quaſi in cuſtodia legis*, ſo as the Conuſors have not any power to give, ſell, or diſpoſe of them, and it was therefore with much a do adjudged for the Defendant.

Theſe intricate Caſes make up *Audleys* life, a life of intricacies and miſteries, wherein he walked as in amaze; and went on as in a labyrinth with the clue of a reſolved mind, which made plaine to him all the rough paſſages he met with; he with a round and ſolid mind faſhioned his own fate, fixed and unmoveable in the great tumults and ſtir of buſineſs, the hard *Rocke* in the middeſt of Waves.

He took care to accompany himſelf with ſome Grave and reverend Divine to his dying day; from whom if he gained not piety, he gain'd the reputation of it, you ſhould have in his Chamber upon the Table a large Bible, & Biſhop *Andrewes* Sermons, and if you ſurprized him not you might find him buſie with one of theſe Bookes; but if you come ſuddenly he was in his Cloſet,----he was a great frequenter of the Church in the time of Divine Service; but for Sermons he cared not for them, and he was ſomething concerned to ſee Religion (as he uſed to ſay) *made a meer Preach*; he would uſually ſay that we might very well content our ſelves to go to Heaven the old and good way which our forefathers went in; what (ſaith he) are we wiſer then our forefathers?----ſeek wiſdome among the

Ancient

Ancient and in length of dayes understanding, yea in all matters as well Religious as Civill this was his rule; 'that the 'judgements of men experienced, aged, and wise, yea though 'they speak without any proofe or demonstration, are no less 'to be hearkned unto, then as being demonstrations in them-'selves, because such mens long observation is as an eye, where-'with they presently and plainly behold those principles that 'sway over all actions; that which makes men wise is the gathering of principles out of their own particular experiments; and the framing of our particular experiments according to the rule of their principles will make us such as they are;----- the times will never be well (he said) untill we had Queen *Elizabeths* Protestants againe in fashion, ----here's now one saith one thing, and another saith another, so that a man cannot tell what Religion to be of; he observed that the great scandall of our Religion is the great *covetousnes* of our Clergy men; they must have their hundreds and thousands a year when as some fifty or threescore might satisfie an honest man to buy him a few Books, and meat, and drink, and cloathing, wherewith he should be contented; for he allowed not marriage in a Clergy man, for said he their *Children never thrived*; and their Wives were usually left in a poor condition, when the Parson is alive, they lead a merry life; but when the Parson is dead and gone, where then is the Parsons Wife; truely he wondred what the Papist meant when he affirmed that the poor sinner should be saved by his workes; I rest said he often in this, that salvation is not of workes but of grace; for if of workes then we should have something to boast, but when we have done all, we are but *unprofitable servants*; he would much complaine of the uncomfortable preaching of the late times, when he could hear of nothing but of Hell and damnation, whereas they are preachers of the Gospel,----the glad tidings of Salvation; he looked upon the Lords Prayer as an absolute forme of Prayer to which none can adde by any their new inventions, which he would constantly say morning and evening; ----Virginity he looked upon as meritorious, and therefore he would say to an

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old Maid of his, I like thee the better becauſe thou art unmarryed, to which ſhe replyed, In troth maſter I like you the *worſe becauſe you are unmarryed*; he thought all Religion conſiſted in this, *Do unto others as thou wouldeſt have others do unto thee*; this is the Law and the *Prophets*.

SECT. VI.

Of his obtaining that profitable place in the Court of Wards.

WHen he had ſetled himſelf in a very good Eſtate, he reſolved to quit his ſmall gaines at *Guild-Hall* and to fly; at ſome greater ones at Court, he buyeth an excellent place at the Court of Wards for 3000. *l.* where he got this vaſt Eſtate, of which place being asked what was the value of it by the year, he anſwered (as another in the like caſe) that it might be worth ſome thouſands of pounds to him, who after his death would go inſtantly to Heaven, twice as much to him who would go to Purgatory; and no body knowes what to him who would adventure to go to Hell; one asked our old man how he made a ſhift to live ſo long?---he anſwered I have a good place at Court, and ſeldome doth a man die in a good place there; in the Court of Wards he gained money by doing a good Office, *viz.* in hindring ſome great perſons to make a prey of young Heires, for ſome fees allowed him by the Heires relations, and therefore he was the father of the fatherleſs: Although the three Honourable perſons under whom he lived, looked upon the livings that fell into their hands by wordſhips as theirs to diſpoſe of, and not to make profit by; in ſo much that one of them when two rich Parſons endeavoured to outvie one another in offering great ſummes of money for a great place; asked a third Parſon who ſtood by looking for a ſmall living

living but of great worth, what will you Sir give for this great place? not a peny answered he, for it is against my conscience; then saith the Honourable person, you Sir deserve the place best, you shall have it, though I say they were so just that they were deafe to all importunity, besides that of a known worth, joyned with piety and industry, yet this Gentleman under them made great advantages of such things, that in vaine did those masters throw away the bribes when this servant might catch them up at the first rebound, yea before ever they come to the ground; as we know what Lord Keeper it was in the later dayes of Queen *Elizabeth*, who thought himself an upright man, was spoken of for the business of his servants in the sale of Ecclesiasticall livings; he had the best way for the cleane conveyance of symoney of any man in *England*; so that old wayes of Symoney which were used in the Ancients times (as appeares by the Councells prohibiting them) were but bungling to the cunning contrivance of the Symony engineeres in our times; as if they cared not to go to Hell, so it were not the neereſt way, bnt that they might fetch a far compasse round.

1 He would tye the Clarke to give him a Bond of so much money to resigne at within 8. or 10. moneths after institution and induction; the forfeiture of which Bond was his money for the living.

2 He would take a Lease of a Parsonage under value for three yeares, and so gaine his wished for summe, in so much that he was called the *Parsons Tenant*; being asked how he thought to be saved? he answered he hoped his Landlords would pray for him;-----and being asked whether he was not afraid of a curse upon his Estate from Church livings so sacrilegiously obtained? he answered that he thought that Church goods blessed him; for said he *a little that a man hath of a righteous mans, is better then if he had all the riches of the ungodly*; and withall he added that if the Clergy could in conscience allow money

money for their benefices, he could in conſcience receive it, &c.

He was obſerved very ſucceſſefull, inſinuating with the maſter of the Court of Wards and Liveries, in ſo much as *William* of *Naſſau* that popular Prince of *Aurange*, is ſaid to wine a Subject from the King of *Spain* to his own party every time he put off his Hat; ſo it was ſaid that as often as *Audley* put off his Hat to the maſter of the Court of Wards and Liveries; he gained a young Heir; It's diſcourſed of him (though I do not beleive it) that he joyned with another in all cauſes in the Court of Wards and Liveries, that one ſhould be for the Plaintiffe, whom charity preſumed alwayes injured; the other for the Defendant who was to be pittyed as compelled to Law, with this condition to reſtore the money to the party againſt whom the cauſe went, to give him his due, he was a good advocate, for he would not only hear, but examine his client, and pinch his cauſe where he found it was foundred, for he obſerved that many clients in telling their caſe, rather plead then relate it, ſo that the Advocate heareth not the true ſtate of it, till opened by the adverſe party; thoſe men who underſtood more then all before the client hath told halfe runne without their errand, and will returne without their anſwer, if the matter were doubtfull, he would only warrant his own diligence, yet ſome keep an aſſurance office in the Chamber, and will warrant any cauſe brought unto them, as knowing that if they fail, they looſe nothing but what was loſt long ſince their credit; when his name was up, his induſtry was not down: for he ſaid he could not live by his credit but his labour;----there was an Heir belonged to the Court of Wards, about whoſe Lands this was a controverſie where his Lands lay, ſaith *Audley* if you cannot find his Lands in the Country, how can we find them here.

A Lord borrowing money of our *Audley* when he was of the Court of Wards, finds him very exacting; ſo

So ſaid he, What do not you intend to uſe a Conſcience? Yes ſaid he, I intend hereafter to uſe it, why Sir, we Monied-men muſt ballance Accounts, if you do not pay me, you Cheat me; but if you do, then I Cheat your Lordſhip.

In his place he kept Servants long: being asked the Reaſon, I keep them awhile, becauſe I have need of them; and I will keep them awhile, becauſe they have need of me. But indeed he knew that there was nothing better than an old Servant, as who had made his Maſters Intereſt his own, with whom he would live and dye; and as one who underſtood his Maſters buſineſs by long acquaintance and experience. He had once fallen out with a Gentleman, who ſhewed him ſome Bags he would ſpend againſt him; he asked, Whether they had any bottom? Yes, ſaid the Gentleman: Nay, then I care not; for here I have a conſtant Spring, and I cannot ſpend in other Courts more than I gain in this Court.

During his continuance in his Office at the Wards, he would complain that there were ſo many Knights who were ſo poor; Nay (ſaid a Gentleman of a free Speech and Behaviour) I hope you Mr. *Audley* will build Almes-houſes for all theſe poor Knights. He perſwaded a Gentleman to encloſe ſome Ground with Poſts and Rails, and as he was caſting up the Charge what it would come to, a Familiar ſtanding by, ſaid upon the ſudden, Come Mr. *Audley*, methinks you do not go the cheapeſt way to work; Why, ſaid he? In truth (Mr. *Audley*) ſaid the Gentleman, Count you but upon the Poſts, and the poor People of the Countrey will find Railing.

In the Court of Wards he watched the Incumbrances that lay upon the Eſtates that came thither, and he undertook them, complying with the Neceſſities of the Owners, inſomuch that he had at one time an Hundred and Fourteen Mortgages, Statutes, and Judgments. An ingenious man ſaying of him, That his Papers would make a good Map of *England*; and he would ſay, The Gentlemen of *England*

were great *Vsurers*; for they turned all their Estates into Obligations.

It was his usual Observation in his business, That the next and nearest way is commonly the foulest; and that if a man will go the fairest way, he must go somewhat about.

There was a common Talk that the King was poor and necessitous, and many Projects were thought on to supply: Nay (saith *Audley*) let us help this King to some good Office, for all his Officers were very nigh. There was some Proposal to the old man to buy a more honourable, though a less profitable place than his own; Why, saith *Audley*? Saith his Friend, "That as all this while he had grown "in Breadth, now you must needs grow in Heighth, or else "you would be a Monster! Truly, said *Audley*, I am loth to rise higher, for I fore-see my Fall; which happened accordingly, just before the late War, when the Court of Wards was put down; whereby, with other Accidents, he lost above an Hundred thousand Pounds. He would say, That his ordinary Losses, were as the shaving of his Beard, which would grow the faster thereby. The losing of this place, was like the losing of a Member, which was irrecoverable.

About that time he would needs be discoursing of the Vanity and Trouble of this World, and of his Intention to retire to a private Life; whereupon a merry Friend of his, told him a Story of an old Rat, "That would needs leave "the World, and therewith acquainted the young Rats, "that he would retire into his Hole, and spend his dayes "solitarily, and would enjoy no more Comfort, Command-"ing them upon his High Displeasure, not to come in unto "him. In Obedience to his Command, they forbear two "or three dayes; at last, one was more hardy than the rest, "incited some of his Fellowes to go in with him, and he "would venture to see how his Father did, for he might be "dead. They accordingly went in, and found the old "Rat sitting in the midst of a rich Parmezan Cheese, gnaw-

"ing

" ing with all its Might. He encouraged them underhand, and would ſolemnly ſay of them openly, That they were Horſe-leeches, that only ſucked the corrupted blood of the Law: He trades only in Quirks and Tricks, his High-way is in By-paths, and he loveth a Cavil, better than an Argument; an Evaſion, than an Anſwer. He had this property of an honeſt man, That his Word was as good as his Bond; or he could pick the Lock of the ſtrongeſt Conveyance, or creep out at the Lattice of a word; therefore he counted, to enter common with other, as good as his own ſeveral; for he would ſo vex his Partners, That they had rather forego their Right, than undergo a Suit with him; he would fall in uſually with thoſe Perſons that he ſaw feil out.

SECT. VII.

How he entered himſelf of the Temple.

FInding Houſe rent pretty ſmart in the City, and the inconvenience of Ingreſſe and Egreſſe and dependance upon other people conſiderable, he contrives to have a Chamber in the Temple in a bargain he bought, where he might have Law at his command, which he had ſo much occaſion to uſe: that in his old age, when a man undertook to follow his buſineſs, you may, ſaid he, but let me, ſaid he, have ſome ſix or ſeven Suits for my *recreation*: he would keep company with the Benchers and other Gentlemen at their fires, where when it was propoſed that they ſhould Club for Wine, or Ale and Tobacco, he would ſay (Gentlemen) I will go along with you as far as a *penny* goeth; when they reply'd, what can a penny do? he would ſay more then you imagine: *for there is not a penny you ſpend but will buy a foot of Land*: he would ſay to young men, fie, fie, why are you ſo Idle? there is not an hour in the day, but you

might gain six pence in, and sure two pence: It's a sad thing he would say, to see Gentlemen, under pretence to learn Law, here learn to be lawless: not knowing by their study so much as what an Execution means, till they Learn it by their own dear experience: By his Scriveners means he grew acquainted with most of these young gallants; nor were the youngsters so needy, as the other was ready to feed them with money, sometimes with a courteous violence, forcing upon them more then they desired, provided the security were good, or the advantage great: sometimes he would adventure to trust, if his estate in hope were over measure, though he himself were under age; he adviseth them to be good husbands, and sell first the straggling part of their Estates, perswading them that they should not be sensible of such Sales, which would make their means more entire, as counting the gathering of such scattering rents, rather burdensom than profitable: this he would have at half the value, so that the feathers would buy the goose, and the wood pay for the ground: and when the poor Gentleman had with his money stopped one gap by prodigality, he would open another: O how the Principal, the Use, the Use upon Use swell the debt to an incredible summe, until half the Estate was sold, and then the old man knew, that when half the Estate was gone, the Gentleman would live as if he enjoyed the whole; and though he abated in Possessions, he abated not in Expences: how cunningly would he put his decoying Gentleman upon such projects as in hope of recovery would ruine them, or it may be, which is worst, he would engage two decaying Gentlemen together, until they both miscarried: how subtilly would he let his debts grow on until they became to a considerable summe: Gentlemen could not be more careless to pay them he was willing to continue the debt, knowing his Bonds, like Infants, battle best with sleeping.

SECT.

SECT. VIII.

What a Maſter he was.

TO give him his due, he had a courage as a Maſter extraordinary that made him Overſeer of all his buſineſs, either in perſon or providence, ſo that a thrifty Fellow that ſerved him, gained not above 400 pound under him, in the ſpace of thirty years: He was very careful in his Accounts: This being a Rule with him, *If the Maſter makes no Account of his ſervant, the Servant will make ſmall Account of the Maſter*, and cares not what he ſpendeth or doeth, who is never brought to an *Audit* and Reckoning: He would ſay, That the duſt that fell from the Maſters ſhoes, was the beſt Compoſt to manure ground.

He allowed his Servant board-wages, whereby they might provide for themſelves what was wholeſome, ſufficient and neceſſary: The Wages he contracted for, he duly and truly payed his Servants. If he finds a ſervant utterly unuſeful, ſo that he cannot fairly prevail with him to do him any good or himſelf, he rid his hands of him, and fairly put him away; neither diſcompoſing himſelf in fretting at him, nor troubling himſelf in correcting him: ſuch things being neither fit for him, nor uſeful for his ſervant, which might torment him, but not reform him, and ſo make him keep his faults, and forſake his Maſter: ——He loved dearly thoſe ſervants that continued with their Maſters: Therefore he allowed at his death ten pound apeece to forty Maids that had continued three years together with their Maſters. He ſaid, he deſired not a wiſe ſervant who would not do, but diſpute: and he obſerved, that ſimple ſervants (underſtand ſuch, whoſe capacity is bare meaſure without ſurpluſage equal to the buſineſs he is uſed in) are

more

more useful, because more managable then other men, especially in matters wherein not thier brains, but hands are required: yet if a Master out of want of experience enjoyns him to do what is hurtful or prejudicial to his own State, Duty herein makes him undutiful, if not to deny, to demur in his performance, and chooſing rather to displeaſe then hurt his Master, he humbly represents his reasons to the contrary: he desired that a servant should make true, direct and dutiful Answers to his Master, and he liked the servant that industriously endeavoured to provide something for himself whereby he may be maintained in his old age.

SECT. IX.

How he kept Company.

COmpany is the greateſt pleasure of the nature of man: yet he reckoned solitarineſs better then a debauched company, for the wildneſs of the place is only uncheerful while the wildneſs of looſe persons is dangerous: he would not avoid miscarriages onely, but the very occasions of them: among which bad company (the limetwigs of the Devil) is the chiefeſt especially to catch those natures, which like the good fellow *Planet Mercury* are moſt swayed by others: in all company he stood upon his guard, and though with them, yet he was not of them: the company he kept was the comment whereby he discovered the cloſeſt man: Let other men study Books, he for his part would study Men.

He liked that Proverb very well: He that eats Cherries with Noble men, shall have his eyes spirted out with the stones; for he observed that they who live constantly with men above their Estates, shall reap shame and loſſe thereby: if thou payeſt nothing, saith he, thou art their scorn and contempt: if thou payeſt

payeſt along with them, thou wilt be thine own ruine: although he was very welcome to his betters, as being ſuch a one as though he paid not a penny of the ſhot, he ſpends enough in lending them his time and diſcourſe; and he would ſay he might loſe, but could not gain by inferiors company: he liked men of a communicative nature, remote diſcourſes, were as full, as fluent, and their judgements were as right as their tongues ready: ——His friends were few, but choice: his great friends uſed to wait upon him in great ſtate to gain credit and repute: one among the reſt came always attended with a large retinue, who it ſeems were onely hired for the time, and ſo diſmiſſed when the complement was over; this was obſerved by the old man: and one time the Grandee taking his leave of him with extraordinary Complements, ſpare your Complement, ſaid he, for I believe I ſhall ſhortly ſee you again, but let me, I pray you, ſalute your ſervants whom I ſhall never ſee again: he loved ſerious men, and would ſay that a wanton jeſt make fools laugh, and wiſe men frown; Its good to make a jeſt that is harmleſs mirth, but it is naught to make a trade of jeſting, that is weak folly: he could not endure to hear any abuſed who were dead; for to wrong their memories, is to wrong their ghoſt of their winding ſheet: he could not endure any ſhould ſcoff at their defects who are not able to amend them; nor to have any flouted for his profeſſion if it were honeſt and painful: he would ſay, *He that loſeth his friend for a jeſt, deſerves to die a beggar in the bargain: yet ſome think their conceit like muſtard, not good except they bite*: Friend, friend, ſuch let thy jeſts be that they may not grind the credit of thy friend, and make not jeſts ſo long, until thou becomeſt one: he deſired to enjoy his company in his Chamber, without the charge or trouble of going abroad.

SECT.

SECT. X.

What a Landlord he was.

HE would ſay that a man had beſt let his Land on a reaſonable rate, ſo that the tenant by imploying his ſtock, and uſing his induſtry, may make an honeſt livelihood, thereby to maintain himſelf and his children: he would not be too eaſie, becauſe under an eaſie Landlord a Tenant ſeldome thrives, contenting himſelf to make the juſt meaſure of his rent, and not labouring for any ſurpluſage of Eſtate, nor yet too hard, leaſt the Tenant revenge himſelf upon his Land, and run away with the Rent; yet he would raiſe his Rents to the preſent price of all commodities: he would ſay, if we ſhould let our Lands as other men have done before us: now other wares daily go on in price, we ſhould fall backed in our Eſtates: he rejoyced to ſee his Tenants thrive, yea, looketh upon it as a great honour to himſelf, when he perceived that God bleſſeth their endeavours, and that they come forward in the world; as it was his honour, ſo it was his advantage too: he had one Tenant, that when he came made great proviſion for him ſtill: and died worth five thouſand pounds: and when it was told him that he died, and left but five thouſand pounds behind him: I thought (ſaid he) he would die no rich man who made ſuch needleſs expences.

SECT. XI.

His Discourse, and memorable Sayings.

I. OF men that would not thrive: 1. They would never thrive that observed not Time and Opportunity. 2. They cannot thrive that are not punctual; that by failing, looseth his friend, looseth his advantage of Thriving. 3. They cannot thrive, who are of too light, voluble and wandring minds. 4. They cannot thrive, who are of too narrow, fixed, peremptory and resolute, and slow, and not able to meet with the great variety of Occasions. 5. They cannot thrive, that are too credulous, easie and hasty. 6. They cannot thrive, that are too anxious, diffident and zealous. 7. They cannot thrive, that are not resolved and well weighd. 8. They cannot trive, who take no care of their little Expences. 9. They cannot thrive. who have not an exact Account of their Expences and Incoms. 10. They cannot thrive, who meddle with more, then they are well able to manage, *&c.*

II. His Rules of Thriving, which I cannot better express, then in these words:

1.

Fly Idleness, which yet thou canst not fly,
By dressing, misdressing, and complement,
If those take up thy day, the Sun will cry
Against these, for his light only was lent.
God gave thy soul brave wings, put not those feathers
Into a bed to sleep out all ill-weathers.

2.

——————————— fool not, for all may have,
If they dare try a glorious life or grave.

3.

When thou dost purpose ought within thy power,
Be sure to do it, though it be but small,

Constancy knits the bones, and makes us stowre,
When wanton pleasures beckon us to thrall:
Who breaks his own Bond, forfeiterh himself,
What nature made a ship, he makes a shelf.

4.

Do all things like a man, not sneakingly.
Think the King seeth thee still, for his king does:
Simpring is but a lay Hypocrisie:
Give it a corner, and the Chi undoes:
Who fears to do ill, sets himself to task:
Who fears to do well, sure should wear a mask.

5.

Slight those that say, amidst their sickly healths
Thou livest by rule, what doth not so, but man?
Houses are built by rule, and Common-wealths:
Entice the trusty Sun, if that you can
From his Ecliptick line: beckon the skie:
Who lives by rule then, keeps good Company.

6.

Who keeps no guard upon himself, is slack,
And rots to any thing at the next great thow:
Man is shop of Rules, a well trusted back:
Whose every parcel under-writes a Law.
Loose not thy self, nor give thy humours way,
God gave them to thee under lock and key.

7.

Be thrifty, but not covetous, therefore give
Thy need, thine honour, and thy friend his due:
Never was Scraper brave man: get to live,
Then live and use it, else its not true
That thou hast gotten. surely Use alone
Makes money not a contemptible stone.

8.

Never exceed thy Income; Youth may make
Even with the year: but age if it well hit,
Shoots a bow short, and lessens still his state
As the day lessens, and his life with it.

Thy

Thy Children, Kindred, Friends upon thee call
Before thy journey, fairly part with all.

9.

By no means run in debt, take thy own measure;
Who cannot live on twenty pound a year,
Cannot on forty, he is a man of pleasure:
A kind of thing thats for it self too dear.
The curious Intrist makes his cloth too wide,
And spans himself, but would the Taylor chide,

10.

Spend not on hopes, they that by pleading cloaths,
Do fortunes seek, when worth and service fail
Would have their tale believed for their oaths,
And are like empty vessels under sail:
Old Courtiers know this: therefore set out so,
As all the day thou mayest hold out to go.

11.

In Cloths, cheap handsomness doth bear the bell,
Wisdoms a Trimmer-thing then shop ere gave;
Say not then, this with that Lace will do well,
But this with my discretion will be brave:
Much curiousness is a peppetuall woing,
Nothing with labour: folly long a doing,

12.

Play not for gain, but sport; who plays for more
Then he can loose with pleasure, stakes his heart,
Perhaps his wives too, and whom she hath bore
Servants and Churches also play their part,
Only a Herauld who that way doth pass,
Finds his cracked name at length in the Church-glass.

13.

If yet thou love games at so dear a rate;
Learn this that hath old Gamesters dearly cost:
Dost loose, rise up, dost win, rise in that state,
Who strive to sit out looking hands are lost:

Game is a civil Gun-powder in peace,
Blowing up houſes with their whole increaſe.

14.

Wholly abſtain or wed: thy bounteous Lord
Allows thee choice of Paths, take no by-ways,
But gladly welcome what he doth afford:
Not gruding, that thy luſt hath bounds and ſtays;
Continence hath its joy: weigh both, and ſo,
If Rottenneſs have more, let heaven go.

15.

Drink not the third glaſs, which thou canſt not tame:
When once it is within thee, but before
Mayeſt rule as thou liſt, and pour the ſhame
Which it would pour on thee upon the floor.
He that is drunken, may his Mother kill,
Big with his ſiſter: he hath loſt the Reins,
Is out-lawed by himſelf: all kind of ill
Doth with his liquor ſlider into his veins.
The Drunkard forfeits men, and doth deveſt
All worldly right, ſave what he hath by the beaſt.
If Reaſon move not gallantly, quit the Room,
Call in a Shipwrack ſhift there ſeveral way,
Let not a common ruine thee intomb.
Be not a beaſt in Courteſie, but ſtay
Stay at the third glaſs, or forego the place,
Wine above all things doth Gods ſtamp deface.

16.

Lye not: but let thy heart be true to God,
Thy mouth to it, thy actions to them both.
Cowards tell lies, and thoſe that fear the rod,
The ſtormy working ſoul ſpits lies and froth:
Dare to be true; nothing can need a lye,
A fault which needs it moſt, grows two thereby.

17.

Be ſweet to all, is thy complexion ſowre,
Then keep ſuch company, make them thy allay:

Com-

Command thy self in chief, he lifes war knows,
Whom all his passions follow as he goes.

18.

Think not thy fame at every twitch shall break
By great deeds shew that thou canst little do,
And do them not: that shall thy wisdom be,
And change thy temperance into bravery.

19.

Wisdom picks friends, Civility plays the rest,
A toy shunned clearly, passeth with the best.

20.

Towards great persons use respective boldness,
That temper gives them theirs, and yet doth take,
Nothing from them, in service, care or coldness,
Doth calably thy fortunes more, or make

21.

Envy, not greatness: for thou makest thereby
Thy self the worse, and so the distance greater
Be not thine own worm: yet such jealousie
As hurts not others, but may make thee better:
Is a good spur, correct thy passions spight,
Then may the beast draw thee to happy light.

22.

Thy friend put in thy bosome, wear his eyes
Still in thy heart, that he may see whats there.

23.

Yet be not hasty if thou be a father,
Love is a personal debt I cannot give.
My Childrens right; nor ought he take it,
Rather both Friends should dye, than hinder them to live;
Fathers first enter Bonds to Natures ends,
And are her Sureties, ere they are Friends.

24.

Calmness is great advantage; he that lets
Another Chafe, may warm him at his Fire;

Mark

Mark all his wandrings, and enjoy his Frets,
As cunning Fencers suffer hence to Thee.

25.

Mark what another sayes; for many are
Full of themselves, and answer their own Notion,
Take all unto thee; then with equal Care,
Ballance each dram of Reason like a Potion.

26.

Pitch thy Behaviour low, thy Progress high,
So shall thou humble, and Magnanimous be.
Sink not in spirit; who aimeth at the Sky,
Shoots higher far than he that means a Tree.

27.

Let thy mind still be bent, still plotting where
And when, and how the business may be done,
Slackness breeds Worms; the sure Traveller
Though he alight sometimes, still goeth on.
Active and stirring Spirits live alone,
Write on the others, Here lives such a one.

28.

Who say I care not, those I give for lost,
And to instruct them, 'twill not quit the cost.

29.

Scorn no mans love, though of a mean degree,
Love is a present for a mighty King.
Much less make any one thine Enemy,
As Guns destroy, so may a little thing.
The cunning Workman never doth refuse
The meanest Tool that he may chance to use.

30.

All Forreign Wisdom doth account to this,
To take all that's given; whether Wealth
Or Love, or Language nothing comes amiss,
A good digestion turneth all to health:
And then as for our fair Behaviour may
Strike off all Scores, none are so clear as they.

31.

Affect in things about thee cleanlineſs,
That all may gladly board thee as a flower;
Slovens take up their ſtock of noyſomneſs
Before-hand, and anticipate the laſt houre:
Let thy mind, ſweetneſs have its operation,
Upon thy Body, Cloaths, and Habitation.

32.

In Almes regard thy means, and others merit,
Think Heaven a better bargain, than to give
Only the ſingle Market-penny for it,
Join hands with God to make a man to live.

33.

Sum up at Night what thou haſt done by day,
And in the morning, what thou haſt to do,
Dreſs and undreſs thy ſoul: Mark the decay
And growth of it; if with thy Watch that too
Be down, then wind up both; ſince we ſhall be
Moſt ſurely judged, make thy Accounts agree.

34.

In brief, Acquit thee bravely, play the man,
Look not on pleaſures as they come, but go,
Deem not the leaſt virtue: Lifes poor ſpan
Make not an Ell by trifling in thy Woe:
If thou do ill, the joy fades not the pains:
If well, the pain doth fade, the joy remains.

Biſhop Saunderſon *of Uſury.*

AND now methinks I ſee the *Uſurer* hugging himſelf, and clapping his ſides, that he hath come off ſo fairly; ſurely his *calling* is abſolute good, whereon none of theſe Rules could faſten, But indeed it is with the *Uſurer* in

in this Caſe, as with the Drunkard. If the Drunkard ſhould ask me againſt which of the ten Commandments he offended, I confeſs I could not readily give him a direct punctual Anſwer: Not that he ſinneth not againſt any, but becauſe he ſinneth againſt ſo many of them, that it is hard to ſay againſt which moſt. He ſinneth againſt the ſixth Commandment, by diſtempering his Body; he ſinneth againſt the ſeventh, by enflaming his luſt; he ſinneth againſt the eighth, by making waſte of the good Creatures of God. Right ſo is it with our *Vſurer* in this Caſe: He would poſe me, that ſhould ask me the Queſtion, Which of theſe three Rules fetcheth in the *Vſurer*, and his Calling. Verily I cannot tell which moſt, I think every one of the three may; howſoever, among the three, I am ſure I have him. If *Vſury* be ſimply unlawful (as moſt of the Learned have concluded) then the firſt Rule hath him. I ſhould be very tender to condemn any thing as ſimply unlawful, which any even imaginary conjuncture of Circumſtances would render lawful; and would chooſe rather by an over-liberal Charity to *cover a multitude of ſins* (if I may abuſe the Apoſtles phraſe to that ſenſe) than by a too ſuperſtitious Reſtraint make one. Yet the Texts of Scripture are ſo expreſs, and the grounds of Reaſon brought by learned Men, ſeem ſo ſtrong againſt *Vſury*, That I have much ado to find ſo much Charity in my ſelf, as to abſolve any kind of *Vſury* (properly ſo called) with what Cautions or Circumſtances ſoever qualified, from being a ſin. But I will ſuſpect mine own, and the common Judgment herein, and admit for this once, (*dato non conceſſo*) That *Vſury* be in ſome Caſe lawful, and ſo our *Vſurer* eſcape the firſt Rule, which yet cannot be, till his Teeth be knocked out for biting. But you muſt knock out his Brains too, before he eſcape our ſecond Rule. I dare ſay, the moſt learned *Vſurer* that liveth (and they ſay ſome learned Ones are *Vſurers*) will never be able to prove, That *Vſury* (if it be at all lawful) is ſo lawful, as to be made a Calling. Here all his Doctors, and his Proctors,

ctors, and his Advocates leave him. For can it poſſibly enter into any reaſonable mans Head to think, That a man ſhould be born for nothing elſe, bnt to tell out Money, and take in Paper? which if a man had many Millions of gold and ſilver, could take up but a ſmall portion of that precious time which God would have ſpent in ſome honeſt and fruitful Employment. But what do I ſpeak of the Judgment of reaſonable men in ſo plain a matter, wherein I dare appeal to the Conſcience, even of the *Vſurer* himſelf; and it had need be a very plain matter, that a man would refer to the Conſcience of an *Vſurer*. No honeſt man need be aſhamed of an honeſt Calling; if then the *Vſurers* Calling be ſuch, what need he care who knoweth, or why ſhould he ſham with it? If that be his Trade, why doth he not in his Bills and Bonds, and Novcrints, make it known to all men by thoſe Preſents that he is an *Vſurer*, rather than write himſelf Gentleman or Yeoman, or by ſome other ſtile? But ſay yet our *Vſurer* ſhould eſcape, at leaſt in the Judgment of his own hardned Conſcience, from both theſe Rules, as from the Sword of *Jehu* and *Hazael*: There is yet a third Rule, like the Sword of *Eliſha*, to ſtrike him ſtone-dead, and he ſhall never be able to eſcape that. Let him ſhew wherein his Calling is profitable to humane Society; he keepeth no Hoſpitality; if he have but a bar'd Cheſt, and a ſtrong Lock to keep hi God and his Scriptures (his Mammon and his Parchments in) he hath Houſe-room enough. He fleeceth many, but cloatheth none. He biteth and devoureth; but eateth all his Morſels alone. He giveth not ſo much as a Crumb, no no to his deareſt *Broker* or Scrivener; only, where he biteth, he alloweth them to ſcratch what they can for themſelves. The King, the Church, the Poor, are all wronged by him, and ſo are all that live near him; in every common charge he ſlippeth the Collar, and leaveth the burden upon thoſe that are leſs able. It were not poſſible *Vſurers* ſhould be ſo bitterly inveighed againſt by ſober Heathen Writers; ſo ſeverely Cenſured by the Civil, and Canon Laws;

ſo uniformly condemned by godly Fathers and Councils; ſo univerſally hated by men of all ſorts, and in all Ages and Countries, as Hiſtories and Experience manifeſt they ever have been, and are: if their Practice and Calling had been any way profitable, and not indeed every way hurtful, and incommodious both to private men and publick Societies. If any thing can make a Calling unlawful, certainly the *Vſurers* Calling cannot be lawful.

Sands *Relat.* 248. *of Rich* Antonio.

IN King *Henry* the 8th. dayes, there was one Mr. *Greſham*, a Merchant of *London*, ſetting Sail homewards from *Palirno*, where dwelt at that time one *Antonio*, called *the Rich*, who had at one time two Kingdoms mortgaged to him by the King of *Spain*; and being croſſed by contrary Wind, Mr. *Greſham* was conſtrained to Anchor under the Lee of the Iſland off from *Bulo*, where was a burning Mountain. Now about the Mid-day, when for a certain ſpace the Mountain forbore to ſend forth flames, Mr. *Greſham*, with eight of the Sailors, aſcended the Mountain, approaching as near the vent as they durſt, where, amongſt other noiſe, they heard a voyce cry abroad, ſaying, *Diſpatch, diſpatch, the Rich Antonio is a coming*. Terrified herewith, they haſted their return, and the Mountain preſently broke out in a flame: But from ſo diſmal a place they made all the haſte they could, and deſiring to know more of this matter, (the winds ſtill thwarting their courſe) they returned to *Palmerino*, and forthwith enquiring for *Antonio*, they found that he was dead about the very inſtant, ſo near as they could gueſs, when that voyce was heard by them. Mr. *Greſham* at his return to *London*, reported this to the King, and the Mariners (being called before him) confirmed the ſame. Upon *Greſham* this wrought ſo deep an impreſſion, that he gave over all his Merchandi-

chandizing, distributed his Estate, partly to his Kinsfolk, and partly to good Uses, retaining only a Competency for himself; and so spent the rest of his dayes in solitary Devotion.

Cromerus *of a rich* Polonian.

A Rich *Polonian* was very Covetous, much given to Rapine and Oppression; who falling sick, and being like to dye, was admonished by his Friends to sue to God for mercy, which he refused to do, saying, *That there was no hope of Salvation for him; no place of pardon left.* No sooner had he spoken this, but immediately there was heard of the standers by most vehement stripes and blows, which appeared manifestly upon the body of this dying Wretch, who presently gave up the ghost, to the great Terror and amazement of all who were present eye-witnesses of this sad and dismal Story.

Spotswood *Hist. of* Ch. *of* Scotland. *of the Rich Bishop of* Glascow.

John Cameron Bishop of *Glascow*, was a very Covetous man, given to Violence and Oppression, especially towards his Poor Tenants and Vassals: but God suffered it not long to go unpunished: for the Night before *Christmas* day, as he lay asleep in his House at *Lockwood* seven Miles from the City of *Glascow*, he heard a voice summoning him to appear before the Tribunal of Christ, and give an account of his doings: whereupon he awaked, and being greatly terrified, he called to his Servants to bring light, and sit by him: he himself also took a

Book in his hand and began to read: but the Voice calling the ſecond time, ſtruck all the Servants to an amazement: the ſame Voice calling the third time far Louder and more Fearfully, the Biſhop, after a heavy groan, was found dead in his Bed: his Tongue hanging out of his Mouth: A fearful Example of Gods Judgment againſt the Sin of Covetouſneſs and Oppreſſion.

Strada *of the rich* Cardinal Granvell.

Cardinall *Granvell* (a great favorite of the King of *Spain*) being placed under the Dutcheſſe of *Parma*, as a chief director of all the affaires in the Low Countries, when he was diſcharged of his office, and ſaw all forſaking him: he ſaid *that he had long enough waited upon other mens occaſions: that a man broken with Continuall toyl he could not but wiſh for reſt*; and that to one *beſieged with Petitioners Liberty was not to be refuſed: eſpecially when he knew that petitioners and Letter-Carriers met like Pitcher-Carriers at a ſpring which they draine and trouble: That favour at Court had a better face then inſide, and that all humane things are found to be far leſſe in our poſſeſſion then they are fancied in our hope*: and that all was vanity and vexation of ſpirit:

Mr. Latimer *of a Rich man.*

A Rich man when he lay on his ſick bed, was told by one that in all probabilitie he was not a man for this world: as he heard it (what, ſaith he, muſt I die? ſend for a Phyſician, wounds, ſide, heart, muſt I dye? wounds, ſide, heart, muſt I dye? *and thus he continued, and nothing could be got from him*

him: *but wounds*, *ſide*, *heart muſt I die*, and go from my Riches.

Mr. *Burroughs* ſpeaks of a Rich man who lived neare him, who when he heard his ſickneſſe was mortal, ſends for his Bags of money and hugged them in his armes ſaying: *O muſt I leave you*, *O muſt I leave you.*

He relates of another who when he lay upon his ſick bed, called for his Bagges, and laid a Bagge of Gold upon his heart: and after a while bid them take it away, ſaying *it will not doe*, *it will not doe.*

Mr. *Rogers* tells of one that being near unto Death, clapt a Twenty ſhilling Piece of Gold in his Mouth, ſaying: *Some Wiſer than ſome*, *I will take this along with me howſoever.*

Sophronius

Sophronius Biſhop of *Jeruſalem* (*Prat. ſpir. c.* 195. *referente Baronio ad an.* 411.) delivereth this Hiſtory following to poſterity, as a moſt certain thing:

THat Leontius Apamienſis *a moſt faithful religious man that had lived many years at* Cyrene *aſſured them, that* Syneſius (*who of a Philoſopher became a Bp.*) *found at* Syrene *one* Evagrius *a Philoſopher, who had bin his old acquaintance, fellow ſtudent and intimate friend, but an obſtinate* Heathen: *and* Syneſius *was earneſt with him to become a Chriſtian, but all in vain: yet did he ſtill follow him with thoſe Arguments that might ſatisfie him of the Chriſtian verity; and at laſt the Philoſopher told him, that to him it ſeemed but a meer fable and deceit that the Chriſtian Religion teacheth men, that this world ſhall have an end, and that all men ſhall riſe again in theſe bodies, and their fleſh be made immortal and incorruptible, and that they ſhall ſo live for ever, and receive the Reward of all that they have done in the body, and that he that hath pity on the*

the poor, lendeth to the Lord, and he that gives to the poor and needy ſhall have Treaſures in heaven, and ſhall receive an hundred-fold from Chriſt, together with eternal life. Theſe things he derided. Syneſius *by many arguments aſſured him that all theſe things were certainly true: and at laſt the Philoſopher and his children were Baptized. A while after he comes to* Syneſius, *and brings him three hundred pound of Gold for the poor, and bid him Take it, but give him a Bill under his hand that Chriſt ſhould repay it him in another world.* Syneſius *took the mony for the poor, and gave him under his hand ſuch a Bill as he deſired. Not long after the Philoſopher being near to death, commanded his ſons that when they buried him, they ſhould put* Syneſius *Bill in his hand in the Grave; which they did: And the third day after, the Philoſopher ſeemed to appear to* Syneſius *in the night, and ſaid to him,* (Come to my Sepulchre where I lie, and take thy Bill, for I have received the Debt and am ſatisfied; which for thy aſſurance I have ſubſcribed with my own hand.) *The Biſhop knew not that the Bill was buried with him, but ſent to his ſons who told*

him

him all; and taking them and the cheif men of the City, he went to the grave, and found the Paper in the hands of the Corpse, thus subscribed, (EGO *EVAGRIUS* PHILOSOPHUS, TIBI SANCTISSIMO DOMINO *SYNESIO* EPISCOPO SALUTEM: ACCEPI DEBITUM IN HIS LITERIS MANU TUA CONSCRIPTUM, SATISFACTUMQUE MIHI EST; ET NULLUM CONTRA TE HABEO JUS PROPTER AURUM QUOD DEDI TIBI ET PER TE CHRISTO DEO ET SALVATORI NOSTRO) *that is,* I *Evagrius* the Philosopher, to thee most Holy Sir, Bishop *Synesius* greeting: I have received the Debt which in this Paper is written with thy hands, and I am satisfied, and I have no Law (or Action) against thee for the Gold which I gave to thee, and by thee to Christ our God and Saviour.) *They that see the thing admired, and glorified God that gave such wonderful evidence of his promises to his servants: And saith,* Leontius, *this Bill subscribed thus by the Philosopher, is kept at* Cyrene *most carefully in the Church to this day, to be seen of such as do desire it.*

FINIS.